IN THE CLAIMS:

1-7. (cancelled)

8. (new) In a wireless communication unit which provides a settlement terminal with wireless communication functionality and communicates via a mobile communication network with a proxy computer that serves a plurality of financial institutions, a method for connecting the settlement terminal to a designated financial institution via the mobile communication network and the proxy computer in order to enable the settlement terminal to access a settlement service rendered by the designated financial institution, comprising the steps of:

receiving a connection request from the settlement terminal during a process of collecting, through manual operations of the settlement terminal by an operator, settlement information necessary to access the settlement service;

in response to receipt of the connection request, establishing a communication path between the settlement terminal and the proxy computer via the mobile communication network;

while the communication path is being established, during which time both the wireless communication unit and the settlement terminal are verified, allowing the settlement terminal to continue the process of collecting the settlement information; and

after the communication path is established, relaying the collected settlement information from the settlement terminal to the proxy computer, which then directs the settlement information to the designated financial institution.

9. (new) A method according to claim 8, wherein the communication path between the settlement terminal and the proxy computer comprises a satellite communication path.

10. (new) A method according to claim 8, wherein a timing of receiving a connection request from the settlement terminal during a process of collecting settlement information is determined based on at least one of an amount of expected time delay to be incurred in establishing the communication path between the settlement terminal and the proxy computer and an amount of settlement information to collect.

11. (new) A method according to claim 8, wherein establishing a communication path between the settlement terminal and the proxy computer comprises establishing a connection with the mobile communication network.

12. (new) A method according to claim 11, wherein establishing a connection with the mobile communication network comprises sending a packet communication registration request to the mobile communication network.

13. (new) A method according to claim 12, wherein establishing a connection with the mobile communication network comprises receiving a request for a wireless communication unit ID from the mobile communication network.

14. (new) A method according to claim 13, wherein establishing a connection with the mobile communication network comprises sending the wireless communication unit ID to the mobile communication network in order for the network to verify the mobile unit to determine if the mobile unit can legitimately access the network.

15. (new) A method according to claim 14, wherein establishing a connection with the mobile communication network comprises, if the wireless communication unit is successfully verified by the mobile communication network, notifying the settlement terminal of establishment of a connection to the network.

16. (new) A method according to claim 8, wherein establishing a communication path between the settlement terminal and the proxy computer comprises relaying a verification request from the settlement terminal to the proxy computer via the mobile communication network in order for the proxy computer to verify the settlement terminal to determine if the settlement terminal can legitimately access the proxy computer.

17 (new) A settlement terminal that wirelessly communicates via a mobile communication network with a proxy computer that serves a plurality of financial institutions, the settlement terminal comprising:

a communication interface connected to a wireless communication unit that provides the settlement terminal with wireless communication functionality;

a user interface that collects settlement information through manual operations of the settlement terminal by an operator;

a communication connection control that controls the communication interface to establish a communication path with the proxy computer;

a user interface control that implements a process of collecting the settlement information by the user interface, wherein the user interface control activates the communication connection control to initiate establishing the communication path with the proxy computer during the process of collecting the settlement information and continues the process of collecting the settlement information while the communication connection control is establishing the communication path with the proxy computer, during which time both the settlement terminal and the wireless communication unit are verified; and

an information communication control that communicates the collected settlement information, using the communication interface, to a designated financial institution via the established communication path in order to access a settlement service rendered by the designated financial institution.

18. (new) A settlement terminal according to claim 17, wherein the communication path with the proxy computer comprises a satellite communication path.

19. (new) A settlement terminal according to claim 17, wherein a timing when the user interface control activates the communication connection control to initiate establishing the communication path with the proxy computer is determined based on at least one of an amount of expected time delay to be incurred in establishing the communication path and an amount of settlement information to collect.

20. (new) A settlement terminal according to claim 17, wherein while establishing the communication path with the proxy computer, the communication connection control first establishes a connection with the mobile communication network.

21. (new) A settlement terminal according to claim 20, wherein the communication connection control initiates establishing a connection with the mobile communication network by sending a connection request to the wireless communication unit, which

then sends a packet communication registration request to the mobile communication network.

22. (new) A settlement terminal according to claim 17, wherein the communication connection control, when receiving from the wireless communication unit a notification of establishment of a connection to the mobile communication network, sends a verification request to the proxy computer in order for the proxy computer to verify the settlement terminal to determine if the settlement terminal can legitimately access the proxy computer.

23. (new) A settlement terminal according to claim 17, wherein after activating the communication connection control to initiate establishing the communication path with the proxy computer act, the user interface control proceeds to collect information on any of a shipping method and a payment method.

24. (new) A proxy computer that serves a plurality of financial institutions and directs settlement information received via a communication network from a settlement terminal to a designated financial institution, comprising:

a database that stores IDs of settlement terminals which are allowed to access the proxy computer;

a receiver that receives from a settlement terminal a verification request that comprises an ID of the settlement terminal, wherein the receiver receives the verification request only when the communication network successfully verifies a communication unit of the settlement terminal;

a terminal identifier that verifies the settlement terminal by confirming the ID of the settlement terminal against the IDs stored in the database; and

a transmitter that, only when the settlement terminal is successfully verified, directs the settlement information from the settlement terminal to the designated financial institution.

25. (new) A proxy computer according to claim 24, wherein the proxy computer is connected to the communication network via a dedicated line.